

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

In re:	<u>Lawrence S. Libman</u> <u>Susan B. Libman</u>	Case No.	<u>08 B 16969</u>
		Chapter	<u>13</u>
Property Address:	<u>1212 Larraway Drive, Buffalo Grove, IL 60089</u>		
Last four digits of any number your use to Identify the debtor's account:	<u>#####8274</u>		
Court Claim No. (if known)			

RESPONSE TO NOTICE OF FINAL CURE PAYMENT

As contemplated by Fed. R. Bankr. Proc 3002

GMAC Mortgage, LLC as servicer for ABN AMRO

("Creditor") hereby responds to that certain Notice of Final Cure Payment dated 08/16/2013 and filed as Docket No. 73

Pre-Petition Default Payments

Applicable option is checked.

- ☒ Agrees that Debtor(s) has paid in full the amount required to cure the default on Creditor's claim
- ☐ Disagrees that Debtor(s) has paid in full the amount required to cure the default on Creditor's claim and states that the total amount due to cure pre-petition arrears is:

Total Amount Due:	
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Attached as Schedule of Amounts Outstanding on Prepetition Claim is an itemized account of the pre-petition amounts that remain unpaid as of the date of this response.

Post-Petition Default Payments

Applicable option is checked.

- ☐ Agrees that Debtor(s) is current with respect to all payments consistent with § 1322(b)(5) of the Bankruptcy Code.
- ☒ Disagrees that Debtor(s) is current with respect to all payments consistent with § 1322(b)(5), and states that the total amount due to cure post-petition arrears is:

Total Amount Due:	<u>\$20,495.69</u>
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Attached as Schedule of Amounts Outstanding Post-petition Claim is an itemized account of the post-petition amounts that remain unpaid as of the date of the Cure Notice. The amounts outstanding identified on Schedule 2 do not reflect amounts that became or may become due after the date of the Cure Notice, including any fees that may have been incurred in the preparation, filing, or prosecution of this Response to Cure Notice.

The amounts due identified on this response may not, due to timing, reflect all payments sent to the Bank as of the date of the Cure Statement. In addition, the amounts due may include payments reflected on the NDC but which have not yet been received and/or processed by the Bank.

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The person completing this Notice must sign it. Sign and print your name and your title, (if any), and state your address and telephone number if different from the notice address listed on the proof of claim.

Check the appropriate box.

☐ I am the creditor ☒ I am the creditor's authorized agent (Attach copy of power of attorney, if any.)

☒ /s/ Maria Georgopoulos Date 9/3/13
Signature

Print: Maria Georgopoulos Title Attorney for Creditor
First Name Middle Name Last Name

14-08-17564

Company Codilis & Associates, P.C.

Address 15W030 North Frontage Road, Suite 100
Number Street

Burr Ridge IL 60527
City State ZIP Code

Telephone number: (630) 794-5300

email: ND-Three@il.cslegal.com

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Schedule of Amounts Outstanding Post-Petition Claim

<u>Fee Description</u>	<u>Fee Date</u>	<u>Fee Amount</u>
Post petition payments	02/20/09 – 08/20/11 @ 344.90 each	\$11,503.58 (with accumulated interest)
	09/20/11	\$381.86
	10/20/11	\$369.54
	11/20/11	\$381.86
	12/20/11	\$369.54
	01/20/12	\$381.86
	02/20/12	\$380.81
	03/20/12	\$356.24
	04/20/12	\$380.81
	05/20/12	\$368.53
	06/20/12	\$380.81
	07/20/12	\$368.53
	08/20/12	\$380.81
	09/20/12	\$380.81
	10/20/12	\$368.53
	11/20/12	\$380.81
	12/20/12	\$368.53
	01/20/13	\$380.81
	02/20/13	\$381.86
	03/20/13	\$344.90
	04/20/13	\$381.86
	05/20/13	\$369.54
	06/20/13	\$381.86
	07/20/13	\$369.54
	08/20/13	\$381.86
	TOTAL	\$20,495.69

CERTIFICATE OF SERVICE

The undersigned, an attorney, hereby certifies that I have served a copy of this Notice upon the parties listed below, as to the Trustee and Debtor's attorney via electronic notice on September 3, 2013 and as to the debtor by causing same to be mailed in a properly addressed envelope, postage prepaid, from 7140 Monroe Street, Willowbrook, IL 60527 before the hour of 5:00 PM on September 3, 2013.

Glenn B. Stearns, Chapter 13 Trustee, 801 Warrenville Road, Suite 650, Lisle, IL 60532 by electronic notice through ECF

Lawrence S. Libman, Susan B. Libman, Debtor(s), 1212 Larraway Dr., Buffalo Grove, IL 60089

Paul M. Bach, Attorney for Debtor(s), P.O. Box 1285, Northbrook, IL 60065 by electronic notice through ECF

Office of U.S. Trustee, 219 S. Dearborn St., Room 873, Chicago, IL 60604 by electronic notice through ECF

/s/ Maria Georgopoulos

Berton J. Maley ARDC#6209399

Christopher J. Stasko ARDC#6256720

Gloria C. Tsotsos ARDC#6274279

Jose G. Moreno ARDC#6229900

Rachael A. Stokas ARDC#6276349

Peter C. Bastianen ARDC#6244346

Joel P. Fonferko ARDC#6276490

Maria A. Georgopoulos ARDC#6281450

Jessica S. Naples ARDC#6304951

Codilis & Associates, P.C.

15W030 North Frontage Road, Suite 100

Burr Ridge, IL 60527

(630) 794-5300)

C&A FILE (14-08-17564)

NOTE: This law firm is deemed to be a debt collector.